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stress relaxation layer is cut. Hence, invasion of foreign matters such as water, which may cause peeling-off of the stress relaxation layer 5 from the surface of the wafer 9 having semiconductors formed thereon and ions which may cause spoilage of semiconductors, can be reduced. Hence, a device with good durability etc. can be provided. --

In the Claims:

Please cancel claims 1-19 without prejudice.

Please add new claims 20-35 as follows:

- -- 20. A semiconductor apparatus comprising a semiconductor device having circuit electrodes aligned centrally of the semiconductor apparatus, a first electrically insulating layer formed on said semiconductor device with said circuit electrodes being exposed from said first insulating layer, a second electrically insulating layer formed on said first insulating layer, external connection terminals formed on said second insulating layer to electrically connect said external connect terminals to said circuit electrodes of said semiconductor device, and a third electrically insulating layer formed on said second insulating layer and on said wiring, wherein said second insulating layer contains particles.
- 21. A semiconductor apparatus according to claim 20, wherein said second insulating layer is a stress relaxation layer to relieve stress caused between said semiconductor device and a board on which the apparatus is to be mounted.

- 22. A semiconductor apparatus according to claim 20, wherein said particles are contained in said second insulating film for controlling a shape of said second insulating film.
- 23. A semiconductor apparatus according to claim 20, wherein said particles are made of a same material as that of said second insulating film.
- 24. A semiconductor apparatus according to claim 20, wherein said second insulating film at least contains particles of polyimide or of silicone.
- 25. A semiconductor apparatus according to claim 20, wherein said second insulating film at least contains particles of an amide-imide resin, of an ester-imide resin, of an ether-imide resin, of a silicone resin, or an acrylic resin, of a polyester resin.
- 26. A semiconductor apparatus according to claim 20, wherein said second insulating film at least contains particles of silica, of alumina, or of boron nitride.
- 27. A semiconductor apparatus according to claim 20, wherein said third insulating layer covers an upper surface and a side surface of said second insulating layer except where said external connection terminals and said wiring are connected to each other.
- 28. A semiconductor apparatus according to claim 20, wherein said second insulating layer has inclined edge portions, and a gradient of one of the inclined edge

portions of the second insulating layer on which the wiring is formed is smaller than a gradient of one of the inclined edge portions of the second insulating layer on which the wiring is not formed.

29. A semiconductor apparatus comprising a semiconductor device, having circuit electrodes aligned centrally of the semiconductor apparatus, a first electrically insulating layer formed on said semiconductor device, with said circuit electrodes being exposed from said first insulating layer, a second electrically insulating layer formed on said first insulating layer, external connection terminals formed on said second insulating layer to electrically connect said external connection terminals to said circuit electrodes of said semiconductor device, and a third electrically insulating layer formed on said second insulating layer and on said wiring, wherein said third insulating layer covers an upper surface and a side surface of said second insulating layer except where said external connection terminals and said wiring are connected to each other.

- 30. A semiconductor apparatus according to claim 29, wherein said second insulating layer with said wiring formed thereon has an inclined edge portion having a gradient of from about 5% to about 30% with respect to said semiconductor device.
- 31. A semiconductor apparatus according to claim 29, wherein said second insulating layer has inclined edge portions, and a gradient of one of the inclined edge portions of the second insulating layer on which the wiring is formed is smaller than a gradient of one of the inclined edge portions of the second insulating film on which the wiring is not formed.

- 32. A semiconductor apparatus according to claim 29, wherein said second insulating layer has opposite inclined edge portions, and wherein the inclined edge portion which is nearer to said circuit electrodes than the other inclined portion has a gradient smaller than a gradient of said other inclined edge portion.
- 33. A semiconductor apparatus according to claim 20, wherein said second insulating layer has opposite inclined edge portions, and wherein the inclined edge portion which is nearer to said circuit electrodes than the other inclined portion has a gradient smaller than a gradient of said other inclined edge portion.



- 34. A semiconductor apparatus according to claim 20, wherein said second insulating layer with said wiring formed thereon has an inclined edge portion having a gradient of from about 5% to about 30% with respect to said semiconductor device.
- 35. A semiconductor apparatus comprising a semiconductor device, having circuit electrodes aligned centrally of the semiconductor apparatus, a first electrically insulating layer formed on said semiconductor device, with said circuit electrodes being exposed from said first insulating layer, a second electrically insulating layer formed on said first insulating layer, external connection terminals formed on said second insulating layer, a wiring formed on said second insulating layer for electrically connecting said external connection terminals to said circuit electrodes of said semiconductor device, and a third electrically insulating layer formed on said second insulating layer and on said wiring, wherein said second insulating layer with said wiring formed thereon has an inclined edge portion having a gradient of from